

CITIBANK M1 PLATINUM VISA INFORMATION SHEET

This information is intended as a quick consumer guide only. For full details, please read the Citibank M1 Platinum Visa Cardmember's Agreement, which prevails at all times.

CARDMEMBER'S AGREEMENT

For the Cardmember's Agreement, visit www.citibank.com.sg. Hardcopy is available upon request.

CARDMEMBER FEES (INCLUSIVE OF 9% GST)

Basic card annual fee	: S\$196.20
Supplementary card annual fee	: S\$98.10

CREDIT LIMIT

The credit limit shown is your combined credit limit effective across all personal basic and supplementary cards held by you, including your personal business card (if any).

REPAYMENT GRACE PERIOD

25 days from the date of the statement of account.

CASH ADVANCE CHARGES

A cash advance fee in respect of each cash advance you obtained calculated at the rate of S\$15 or 8% of the amount drawn, whichever is higher.

PLUS

Interest charges will be calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

INTEREST CHARGES FOR CARD TRANSACTIONS (INCLUDING CASH ADVANCE)

The effective interest rate applicable on your account will be:

- The prevailing retail interest rate of 27.9% per annum and cash interest rate** of 27.9% per annum; or
- A promotional retail interest rate of 21.9% per annum and cash interest rate** of 21.9% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next statement billing date following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- A retail interest rate of 30.9% per annum and cash interest rate** of 30.9% per annum in the event your account is past due* in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next statement billing date following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.

If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged.

* An account is considered past due if the minimum payment due is not received in full before the payment due date.

*** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.*

If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.

OVERLIMIT FEE

S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.

BRANCH SERVICE FEE

Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to your Citi credit card account(s) over the counter at Citibank branches.

TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

a. Foreign currency transactions

(i) Card transactions (including online and overseas transactions) effected in US dollars and Australian dollar will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars and Australian dollar will be converted to US dollars before being converted into Singapore dollars. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA depending on whether the conversion is done by us or VISA.

(ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount:

(A) an administrative fee of up to 3.25% if processed by VISA or such other rate(s) as determined by us and notified to you.

b. Dynamic Currency Conversion

(i) If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.

- (ii) In addition, the card transaction will be subject to an administrative fee of 1% levied by VISA on the converted Singapore dollar amount if it is a VISA card transaction.
- c. Singapore Dollars transactions processed outside Singapore
If the Singapore Dollars card transaction (including online transactions) is effected:
 - (i) with a local merchant whose payments are processed through an overseas intermediary; or
 - (ii) with a merchant who is registered as an overseas merchant regardless of its actual location,
 such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by VISA.

This charges will be charged on card transactions including but not limited to any VISA retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online VISA retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.

RIGHT OF APPROPRIATION

If you make payment to us without specifying which Citibank account(s) your payment is intended for, Citibank will at its discretion allocate such payment to any of your Citibank account(s) with outstanding balances.

MINIMUM PAYMENT AND OVERLIMIT AMOUNT

Current Balance	Minimum Payment
S\$0 to <S\$50	Current Balance
>=S\$50	<p>The minimum payment amount is specified in your statement of account and is computed by taking greater of –</p> <ul style="list-style-type: none"> (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; <p>or</p> <ul style="list-style-type: none"> (b) S\$50; <p>plus any overdue amounts.</p>

The overlimit amount is the outstanding balance (including any unbilled balances) in excess of customer's combined credit card limit and must be paid immediately. The overlimit amount is in addition to the total minimum payment amount.

LATE PAYMENT CHARGE

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$100 will be levied.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Please keep your Citibank credit card in a safe and secure place and do not disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank.

With effect from 1 November 2009, your liability for unauthorised transactions on each credit card account is capped at S\$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.

RETRIEVAL FEE

Requests for copies of sales drafts and statements are subject to the following charges:

Sales Draft	Charge (per copy)
- Current to 2 months old	S\$5.00
- Above 2 months to 1 year	S\$15.00
Statement of Account	Charge (per copy)
- Current to 2 months old	Free
- Above 2 months to 1 year	S\$15.00
- Above 1 year to 5 years	S\$30.00
- Beyond 5 years	S\$100.00

SERVICE CHARGE FOR INSUFFICIENT FUNDS

Returned check	S\$25.00
Rejected Direct Debit Authorization	S\$25.00

Use credit card wisely: www.citibank.com.sg/abscreditcard

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